

Roger Williams University and Roger Williams University School of Law

Short Term Disability Insurance Policy

Purpose: To identify eligibility for short term disability insurance. Employees who become disabled while employed at Roger Williams University may receive certain benefits under the University's Short-Term Disability Insurance plan

Scope: All employees (Note: those employees covered under a collective bargaining agreement, please refer to the appropriate contract)

Policy: **Eligibility for Short-Term Disability Insurance Coverage**

Full-time regular employees are eligible for coverage under the Short-Term Disability Insurance plan. Coverage becomes effective the first day of the month following the date of hire. Coverage ends the last day of the month in which an employee terminates employment or is no longer eligible.

Short-Term Disability Insurance Benefits

Short-Term Disability Insurance benefits start when the employee's physician certifies that the employee has been disabled for at least 15 days. When employees' claims for Short-Term Disability Insurance benefits are approved by the University's STD carrier, the employees receives (in combination with Rhode Island Temporary Disability Insurance) 70% of their salary (up to \$750 per week). The maximum benefits period is 24 weeks. This benefit is offset by any other supplemental income, such as Workers' Compensation, Social Security, etc. If the employee was disabled under Workers' Compensation, certain additional benefits may be available.

This policy provides a brief summary. Please contact the Office of Human Resources for further information and consult the Short-Term Disability Insurance contract, which is the binding document.